APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/708,584	03/12/2004	Debra Smith	SYB/0104.00	2583

31779   7590   02/08/2008

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EXAMINER
POE, KEVIN T

ART UNIT	PAPER NUMBER
3693	

MAIL DATE	DELIVERY MODE
02/08/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Continuation of Attachment(s) 3). Information Disclosure Statement(s) (PTO/SB/08), Paper No(s)/Mail Date :1/31/2005 15.

	Application No.	Applicant(s)
Office Action Summary	10/708,584	SMITH, DEBRA
	Examiner	Art Unit
	KEVIN POE	3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *12 March 2004*.
2a)☐ This action is **FINAL.**   2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-48* is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) *1-48* is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☐ The drawing(s) filed on _____ is/ are: a)☐ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)
1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date *01/31/05*.
4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____ .

DETAILED ACTION

1.   This office action is in response to applicant's communication of March 12, 2004.

Original claims 1-48 are pending and have been examined. The rejections are stated

below.

Specification

2.   The disclosure is objected to because of the following informalities:

A.   The disclosure is objected to because it contains an embedded hyperlink

and/or other form of browser-executable code on, for example, page 11, etc.

Applicant is required to delete the embedded hyperlink and/or other form of

browser-executable code.

B.   The lengthy specification has not been checked to the extent necessary to

determine the presence of all possible minor errors. Applicant's cooperation is

requested in correcting any errors of which applicant may become aware in the

specification.

C.   The Specification contains abbreviations that should be spelled out AT

LEAST the first time they are used. For example, SWIFT on page 30, etc.

Applicant should review the entire specification for others.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by
another filed in the United States before the invention by the applicant for patent or (2) a patent
granted on an application for patent by another filed in the United States before the invention by the
applicant for patent, except that an international application filed under the treaty defined in section
351(a) shall have the effects for purposes of this subsection of an application filed in the United States
only if the international application designated the United States and was published under Article 21(2)
of such treaty in the English language.

4.   **Claims 1, 4-9, 18-21, 28-31, 33-37, 43-46, and 48** are rejected under 35 U.S.C.

102(e) as being anticipated by **Lewis [[US Patent No. 7,310,615]**.

5.   Regarding **claim 1**, Lewis discloses a system for consolidating financial

transaction information from multiple sources for presentation to a user, the system

comprising: a file importer for importing data files from a first source and processing

each data file to create parsed information for each transaction present in the data file

[Col.4 line 66- Col.5 line 12] and represent any additional information present in the data

file in Extensible Markup Language (XML) format. [Col. 18 lines 17-20]

Lewis discloses a data consolidator for receiving parsed information from the file

importer, consolidating said parsed information with transaction information from a user-

accessible system to create consolidated transaction records, assigning a unique

identifier [Col. 9 lines 6-9] to each consolidated transaction record for an account, and

storing said consolidated transaction records. [See Claim 1]

Lewis discloses a reporting module for receiving a request for financial

transaction information for a particular account and presenting consolidated transaction

records for the particular account to the user in response to the request, wherein the

user may navigate through said consolidated transaction records based upon said

unique identifier. [Col. 7 lines 21-24 and 47-49]

6.   Regarding **claim 4**, Lewis discloses said file importer is user extensible to extract

data from additional types of data files. [Col.4 lines 66 – Col. 5 line 8]

7.   Regarding **claim 5,** Lewis discloses said file importer is invoked at periodic

intervals to process data files received from said first source. [Col.6 lines 45-49]

8.   Regarding **claim 6,** Lewis discloses said first source is an external source.
[Col.4 lines 66 – Col. 5 line 8]

9.   Regarding **claim 7,** Lewis discloses said external source is a financial institution.
[Col. 4 lines 66 – Col. 5 line 8]

10.   Regarding **claim 8,** Lewis discloses wherein said data consolidator creates

consolidated transactions records based on transaction information in the user

accessible system that is more recent than information from the data files received from

the first source. [Col. 17 lines 5-10]

11.   Regarding **claim 9**, Lewis discloses said XML representation is stored by the

data consolidator for retrieval in response to a user request for financial transaction

information. [Col. 18 lines 10-20]

12.   Regarding **claim 18**, Lewis discloses the reporting module presents at least one

page containing said consolidated transaction records in a user interface. [Drawings

figure 23 and 0024]

13.   Regarding **claim 19,** Lewis discloses wherein a user may select a particular page

of said consolidated transaction records for viewing in the user interface. [Drawings

figure 23 and 0024]

14.   Regarding **claim 20**, Lewis discloses wherein the reporting module retrieves

consolidated transaction records matching criteria specified by the user in the request

for financial transaction information. [Col. 9 lines 25-30]

15.   Regarding **claim 21**, it recites similar language as to claim 1 and is rejected on

the same grounds.

16.　　Regarding **claim 22**, Lewis discloses wherein the importing step occurs at periodic intervals.　[Col.6 lines 45-49]

17.　　Regarding **claim 28**, Lewis discloses wherein each imported data file is received from an external source.　[Col.4 lines 66 – Col. 5 line 8]

18.　　Regarding **claim 29**, Lewis discloses the external source is a banking institution. [Col. 4 line 66 – Col. 5 line 8]

19.　　Regarding **claim 30**, Lewis discloses wherein the consolidation repository stores financial information in database tables.　[Col. 9 lines 10-16]

20.　　Regarding **claim 31**, Lewis discloses wherein the determining step includes consolidating financial information from the user-accessible system with financial information from the consolidation repository.　[Col. 9 lines 16-30]

21.　　Regarding **claim 33**, Lewis discloses for any new financial information in the user-accessible system that is not already present in the consolidation repository, creating new parsed information from the new financial information that identifies each transaction present with a unique sequence number [Col.4 line 66 – Col. 5 line 12], and that represents any additional information present in the data file in XML format.　[Col. 18 lines 17-20]

Lewis discloses updating the consolidated financial information in the

consolidation repository to include the new parsed information. [Col. 7 line 5-10]

22.   Regarding **claim 34,** Lewis discloses a computer-readable medium having

processor-executable instructions for performing the method of claim 21. [Claim 1]

23.   Regarding **claim 35**, Lewis discloses a downloadable set of processor-

executable instructions for performing the method of claim 21. [Col. 5 lines 37-48]

24.   Regarding **claim 36**, it recites similar language as to claim 1 and is rejected on

the same grounds.

25.   Regarding **claim 37**, Lewis discloses wherein the file importer operates at

periodic intervals. [Col. 6 line 45-49]

26.   Regarding **claim 43**, Lewis discloses wherein each imported data file is received

from an external source. [Col. 4 line 66 - Col. 5 line 8]

27.   Regarding **claim 44**, Lewis discloses the external source is a banking institution.

[Col. 4 line 66 - Col. 5 line 8]

28.   Regarding **claim 45**, Lewis discloses wherein the consolidation repository stores financial information in database tables. [Col. 9 lines 10-16]

29.   Regarding **claim 46**, Lewis discloses wherein the module for determining and presenting consolidates financial information from the user-accessible system with financial information from the consolidation repository. [Col. 9 lines 16-30]

30.   Regarding **claim 48**, Lewis discloses a module for updating the parsed information with new financial information any new financial information in the user-accessible system that is not already present in the consolidation repository. [Col. 7 lines 5-11]

Claim Rejections - 35 USC § 103

31.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

32.   Claims **2, 24**, and **39** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Mehta et al. [US Pub No. 2005/0096927 A1]**.

33.   Regarding **claim 2**, Lewis does not explicitly disclose said file importer includes

at least one file adapter for extracting data from a particular type of data file. However

Mehta discloses a file adapter used to send and/or receive business documents and/or

messages to particular business applications. [0066]

       At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Mehta et al. to

obtain invention as specified in claim 2. The rationale to combine the teachings would

be to transfer files efficiently.

34.   Regarding **claim 24,** Lewis does not explicitly disclose the file adapter is

implemented as a pluggable architecture for supporting a particular file type. However

Mehta discloses a file adapter used to send and/or receive business documents and/or

messages to particular business applications. [0066]

       At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Mehta et al. to

obtain invention as specified in claim 24. The rationale to combine the teachings would

be to transfer files efficiently.

35.   Regarding **claim 39**, Lewis does not explicitly disclose the file adapters are

implemented as a pluggable architecture for supporting different file types. However

Mehta discloses a file adapter used to send and/or receive business documents and/or

messages to particular business applications. [0066]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Mehta et al. to obtain invention as specified in claim 39. The rationale to combine the teachings would be to transfer files efficiently.

36.   Claims **3**, **23**, and **38** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Campbell et al. [US Patent No. 6,856,970 B1]**.

37.   Regarding **claim 3**, Lewis does not explicitly disclose said file importer includes at least one file adapter for extracting data from a particular type of data file. However Campbell et al. discloses a BAI format mapper. {Col. 14 lines 5-7]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Campbell et al. to obtain invention as specified in claim 3. The rationale to combine the teachings would be to account for different interpretations of BAI that take place from bank to bank.

38.   Regarding **claim 23**, Lewis does not explicitly disclose wherein the data file's file type comprises a BAI file type, and wherein the file adapter is suited for processing BAI files. . However Campbell et al. discloses a BAI format mapper. {Col. 14 lines 5-7]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Campbell et al. to

obtain invention as specified in claim 23. The rationale to combine the teachings would

be to account for different interpretations of BAI that take place from bank to bank.

39.   Regarding **claim 38**, Lewis does not explicitly disclose wherein one type

comprises a BAI file type, and wherein one of the file adapters is suited for processing

BAI files. . However Campbell et al. discloses a BAI format mapper. {Col. 14 lines 5-7]

At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Campbell et al. to

obtain invention as specified in claim 38. The rationale to combine the teachings would

be to account for different interpretations of BAI that take place from bank to bank.

40.   Claims **10**, **25**, and **40** are rejected under 35 U.S.C. 103(a) as being

unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Anaya et al. [US Pub

No. 2003/0097327 A1].**

41.   Regarding **claim 10**, Lewis does not explicitly disclose wherein said unique

identifier assigned to a transaction record comprises a sequence number. However

Anaya et al. discloses the sequence number and issue identifier provide a unique

identifier of the market event underlying the corresponding NQDS messages received

by the line handlers. [0113]

At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Anaya et al. to

obtain invention as specified in claim 10. The rationale to combine the teachings would be to easily recognize duplicate information.

42.   Regarding **claim 25**, it recites similar language as to claim 10 and is rejected on the same grounds.

43.   Regarding **claim 40**, it recites similar language as to claim 10 and is rejected on the same grounds.

44.   Claim **11** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Anaya et al. [US Pub No. 2003/0097327 A1]**, and further in view of **Riehl et al. [US Pub No. 2006/0080255]**.

45.   Regarding **claim 11**, Lewis does not explicitly disclose wherein said data consolidator assigns a sequence number per account and per type of transaction. However Riehl et al. discloses the transaction entry contains all pertinent details regarding the transaction including, for example: a transaction sequence number and type. [0030]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Riehl et al. to obtain invention as specified in claim 11. The rationale to combine the teachings would be to readily identify pertinent transactions.

46.   Claim **12** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis**

[US Patent No. 7,310,615] in view of **Anaya et al. [US Pub No. 2003/0097327 A1],**

Riehl et al. [US Pub No. 2006/0080255], and further in view of **Xu et al [US Pub No**

2002/0004773 A1].

47.   Regarding **claim 12**, Lewis does not explicitly disclose said data consolidator

assigns consecutive sequence numbers to transaction records of a given type for a

particular account. However Xu et al. discloses a monotomically increasing sequence

numbers. [0053] At the time of the invention it would have been obvious to one of

ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Xu et

al. to obtain invention as specified in claim 12. The rationale to combine the teachings

allows users to easily determine whether a particular transaction supersedes another

transaction.

48.   Claim **13-14, 26, and 41** are rejected under 35 U.S.C. 103(a) as being

unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Anaya et al. [US Pub**

No. 2003/0097327 A1], Riehl et al. [US Pub No. 2006/0080255], and further in view of

Hughes et al [US Patent No. 5,754,655].

49.   Regarding **claim 13**, Lewis does not explicitly disclose wherein said data

consolidator assigns date-based sequence numbers to transaction records of a given

type for a particular account. However Hughes et al. discloses the retrieval reference number is built of the least significant digit of the year, the Gregorian date and a sequence number. [Col. 6 lines 56-60]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Hughes et al. to obtain invention as specified in claim 13. The rationale to combine the teachings would be to quickly identify transactions that occurred on a certain date.

50.   Regarding **claim 14**, Lewis does not explicitly disclose wherein the data consolidator is user configurable to assign a unique identifier to transaction records using a selected one of consecutive sequence numbers and date based sequence numbers. However Hughes et al. discloses the retrieval reference number is built of the least significant digit of the year, the Gregorian date and a sequence number. [Col. 6 lines 56-60]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Hughes et al. to obtain invention as specified in claim 14. The rationale to combine the teachings would be to quickly identify transactions that occurred on a certain date.

51.   Regarding **claim 26,** it recites similar language as to claim 13 and is rejected on the same grounds.

52.   Regarding **claim 41,** it recites similar language as to claim 13 and is rejected on

the same grounds.

53.   Claim **15** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis**

[US Patent No. 7,310,615] in view of **Pelly [US Pub No. 2002/0044684 A1].**

54.   Regarding **claim 15**, Lewis does not explicitly disclose the data consolidator

provides for undoing transaction records created from a particular file in response to a

user request to undo a particular file. However Pelly discloses reverses data

compression encoding. [0057] At the time of the invention it would have been obvious

to one of ordinary skill in the art to modify the disclosure of Lewis to include the

teachings of Pelly to obtain invention as specified in claim 15. The rationale to combine

the teachings would be for a user to insure data accuracy of the data.

55.   Claim **16** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis**

[US Patent No. 7,310,615] in view of **Smith [US Pub No. 2002/0042795 A1].**

56.   Regarding **claim 16**, Lewis does not explicitly disclose the data consolidator

identifies dependent files having transaction records dependent on transaction records

created from said particular file. However Smith discloses a file reader associated with

the file type of the located file then reads details out of the located file to thus identify

dependent files in the library. These are those files which contain data which is

dependent upon the data in one or other files in the library. [0112]

At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Smith to obtain

invention as specified in claim 16. The rationale to combine the teachings would be for

data integrity.

57.   Claim **17** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis**

[US Patent No. 7,310,615] in view of **Smith [US Pub No. 2002/0042795 A1].**

and further in view of **Pelly [US Pub No. 2002/0044684 A1].**

58.   Regarding **claim 17**, Lewis does not explicitly disclose said dependent files are

reprocessed by the data consolidator in response to the user request to undo the

particular file.   However Smith discloses a file reader associated with the file type of the

located file then reads details out of the located file to thus identify dependent files in the

library. These are those files which contain data which is dependent upon the data in

one or other files in the library. [0112]

At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Smith to obtain

invention as specified in claim 17. The rationale to combine the teachings would be for

data integrity. Pelly discloses reverses data compression encoding. [0057] At the time

of the invention it would have been obvious to one of ordinary skill in the art to modify

the disclosure of Lewis to include the teachings of Pelly to obtain invention as specified in claim 15. The rationale to combine the teachings would be for a user to insure data accuracy of the data.

59.   Claims **27** and **42** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Schulze et al. [US Pub No. 2006/0041493 A1]**.

60.   Regarding **claim 27**, Lewis does not explicitly disclose wherein the user-accessible system comprises a main back-end database system for a bank. However Schulze et al. discloses the outsourced third party entity is in direct connection with the mainframe computer of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database backup is an additional safe guard for the financial institution. [0044]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Schulze et al. to obtain the invention as specified in claim 27. The rationale to combine the teaching would be that the backup would be an emergency information source in case of system failure.

61.   Regarding **claim 42,** it recites similar language as to claim 27 and is rejected on the same grounds.

62.   Claims **32** and **47** are rejected under 35 U.S.C. 103(a) as being unpatentable

over **Lewis [US Patent No. 7,310,615]** in view of **Osborne [US Pub No.**

2003/0120619 A1].

63.   Regarding **claim 32**, Lewis does not explicitly disclose any duplicate information

already stored in the consolidation repository is ignored. However Schulze et al.

discloses the transfer manager component then determines whether the received data

are duplicates with the data in the database at. If the data are duplicates, then the

transfer manager component discards the duplicated data at and continues with the

processing. [0058]

At the time of the invention it would have been obvious to one of ordinary skill in

the art to modify the disclosure of Lewis to include the teachings of Osborne to obtain

invention as specified in claim 32. The rationale to combine the teachings would be to

not waste database space with duplicate information.

64.   Regarding **claim 47**, it recites similar language as to claim 32 and is rejected on
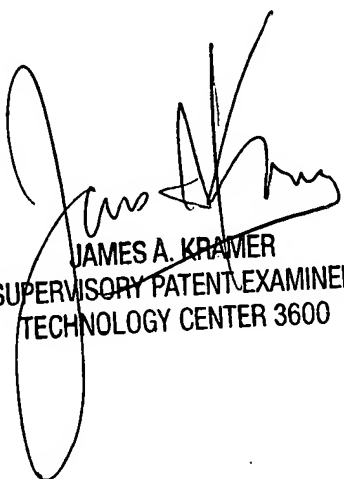
the same grounds.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KEVIN POE whose telephone number is (571)272-9789. The examiner can normally be reached on Monday-Friday 10:00am - 6:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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